

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
355 Main Street  
Poughkeepsie, NY 12601**

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IN RE: Charles A Jeter and Rhonda L. Jeter

CASE NO.: 10-38913-cgm

Social Security/Taxpayer ID/Employer ID/Other Nos.:      CHAPTER: 7  
xxx-xx-2362      xxx-xx-2068

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 12/23/10 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Thomas Genova, Trustee is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 4/21/11

Cecelia G. Morris, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of New York

In re:  
Charles A Jeter  
Rhonda L. Jeter  
Debtors

Case No. 10-38913-cgm  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-4

User: vdecicco  
Form ID: 155

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Apr 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2011.

db/jdb +Charles A Jeter, Jr, Rhonda L. Jeter, 158 Berme Road, Ellenville, NY 12428-5606  
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg United States Attorney, One St. Andrews Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
cr +U.S. Bank, NA, Rosicki, Rosicki, & Associates, P.C., 51 E. Bethpage Road,  
Plainview, NY 11803-4224  
5397046 CITIBANK SOUTH DAKOTA NA - HOME DEPOT, PO BOX 653000, DALLAS, TX 75265-3000  
5397047 +EASTERN NEW YORK FEDERAL CREDIT UNION, 710 BERME ROAD, NAPANOCH, NY 12458-2709  
5397048 +ELLENVILLE CENTRAL SCHOOL DISTRICT, 28 MAPLE AVENUE, ELLENVILLE, NY 12428-1529  
5435678 +Eastern New York Federal Credit Union, 710 Berme Road, Napanoch, New York 12458-2709  
5397051 +HUDSON VALLEY FEDERAL CREDIT UNION, 159 BARNEGAT ROAD, POUGHKEEPSIE, NY 12601-5454  
5397054 LAW OFFICE OF DAVID J. STERN, PA, 900 SOUTH PINE ISLAND RD, STE 400,  
PLANTATION, FL 33324-3920  
5397056 PRAXAIR DISTRIBUTION SE, LLC, DEPT. AT 40473, ATLANTA, GA 31192-0473  
5397059 TIRE KINGDOM CREDIT PLAN, PO BOX 653054, DALLAS, TX 75265-3054  
5397060 +TOWN OF WAWARSING TAX COLLECTOR, PO BOX 671, ELLENVILLE, NY 12428-0671  
5397061 U.S. BANK HOME MORTGAGE, PO BOX 20005, OWENSBORO, KY 42304-0005  
5397062 U.S. BANK NATIONAL ASSOCIATION, C/O DAVID J. STERN, P.A.,  
900 SOUTH PINE ISLAND ROAD, SUITE 400, PLANTATION, FL 33324-3920  
5397063 +ULSTER COUNTY TREASURER, PO BOX 1800, KINGSTON, NY 12402-1800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QTGENOVA.COM Apr 21 2011 18:58:00 Thomas Genova, Trustee, 1136 Route 9,  
Wappingers Falls, NY 12590-4905

ust +E-mail/Text: ustpreregion02.pk.ecf@usdoj.gov Apr 21 2011 18:55:51 United States Trustee,  
74 Chapel Street, Albany, NY 12207-2190  
5397043 EDI: AMEREXPR.COM Apr 21 2011 18:58:00 AMERICAN EXPRESS - JET BLUE, CUSTOMER SERVICE,  
PO BOX 297814, FT. LAUDERDALE, FL 33329-7814  
5397044 EDI: CHASE.COM Apr 21 2011 18:58:00 CHASE CARDMEMBER SERVICE, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
5397045 EDI: CITICORP.COM Apr 21 2011 18:58:00 CITI, PO BOX 22060, TEMPE, AZ 85285-2060  
5397049 +EDI: RMSC.COM Apr 21 2011 18:58:00 GE MONEY BANK - CARECREDIT, ATTN: BANKRUPTCY DEPARTMENT,  
PO BOX 103106, ROSWELL, GA 30076-9106  
5397050 +EDI: RMSC.COM Apr 21 2011 18:58:00 GE MONEY BANK - SAM'S CLUB, ATTN: BANKRUPTCY DEPT.,  
PO BOX 103104, ROSWELL, GA 30076-9104  
5397052 +EDI: IRS.COM Apr 21 2011 18:58:00 INTERNAL REVENUE SERVICE,  
CENTRALIZED INSOLVENCY OPERATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
5397053 EDI: RMSC.COM Apr 21 2011 18:58:00 JC PENNEY, PO BOX 981131, EL PASO, TX 79998-1131  
5397055 +EDI: TSYS2.COM Apr 21 2011 18:58:00 MACY'S/VISA, BANKRUPTCY PROCESSING, PO BOX 8053,  
MASON, OH 45040-8053  
5397057 EDI: CITICORP.COM Apr 21 2011 18:58:00 RADIOSHACK CREDIT PLAN, PO BOX 653054,  
DALLAS, TX 75265-3054  
5397058 EDI: SEARS.COM Apr 21 2011 18:58:00 SEARS CREDIT CARDS, PO BOX 6282,  
SIOUX FALLS, SD 57117-6282

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Eastern New York Federal Credit Union, 710 Berme Road, Napanoch, NY 12458-2709  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-4

User: vdecicco  
Form ID: 155

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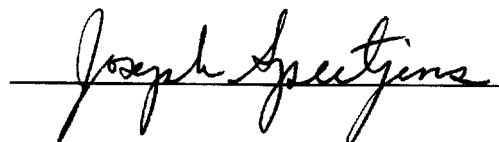
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.